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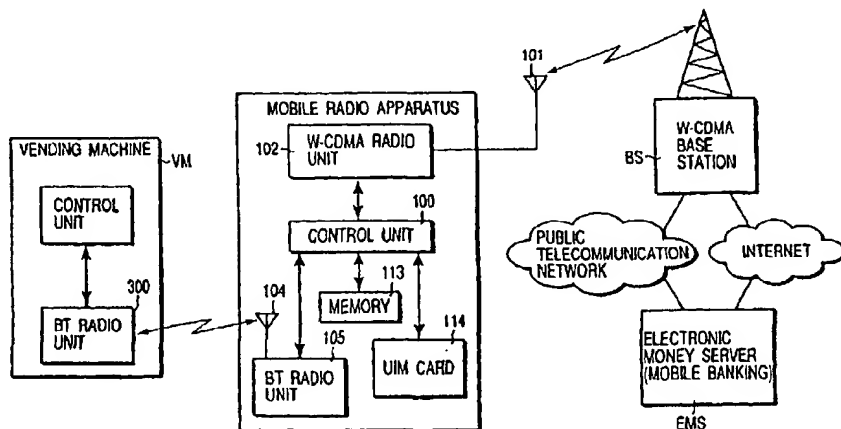
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(54) Title: MOBILE RADIO APPARATUS



(57) Abstract: In a control unit (100), a W-CDMA radio unit (102) is controlled and information on electronic money is loaded from an electronic money server managed and run by a bank or the like into a UIM card (114) via a W-CDMA communication network. Then, in the control unit (100), a BT radio unit (105) is controlled and an identification number of a commodity and electronic money information equivalent to the price of the commodity are transmitted to a vending machine with a BT communication function capable of conducting electronic commerce. When mobile radio apparatus receives information on the acceptance of sale of the commodity from the vending machine, information on electronic money equivalent to the amount of user's dues may be subtracted from the UIM card (114). Therefore, it is possible to provide mobile radio apparatus that assures the user a great convenience in conducting electronic commerce.

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